

United States Bankruptcy Court WESTERN DISTRICT OF TEXAS AUSTIN DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): McCole, Andrew			Name of Joint Debtor (Spouse) (Last, First, Middle): McCole, Melissa Kelly		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Lonestar Hypnosis			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): dba Beachy Bungalow; dba Planet Hypnosis		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-2505			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-7221		
Street Address of Debtor (No. and Street, City, and State): 4378 Barchetta Dr Round Rock, TX			Street Address of Joint Debtor (No. and Street, City, and State): 4378 Barchetta Dr Round Rock, TX		
ZIP CODE 78665			ZIP CODE 78665		
County of Residence or of the Principal Place of Business: Williamson			County of Residence or of the Principal Place of Business: Williamson		
Mailing Address of Debtor (if different from street address): 			Mailing Address of Joint Debtor (if different from street address): 		
ZIP CODE			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above): 					
ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Andrew McCole Melissa Kelly McCole	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> <div> X <u>/s/ Michael Baumer</u> Michael Baumer </div> <div> <u>11/4/2015</u> Date </div> </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: right; margin-right: 100px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 100px; margin-top: 20px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Andrew McCole**
Melissa Kelly McCole**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Andrew McCole**Andrew McCole****X** /s/ Melissa Kelly McCole**Melissa Kelly McCole**

Telephone Number (If not represented by attorney)

11/4/2015

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** _____

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)_____
Date**Signature of Attorney*****X** /s/ Michael Baumer**Michael Baumer**Bar No. **01931920****Law Office of Michael Baumer**
7600 Burnet Road, Suite 530
Austin, TX 78757
baumerlaw@baumerlaw.comPhone No. **(512) 476-8707** Fax No. **(512) 476-8604**11/4/2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Signature of Authorized Individual

Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer_____
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)_____
Address**X** __________
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**In re: **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Andrew McCole**
Andrew McCole

Date: **11/4/2015**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**In re: **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)

Debtor(s)

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**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

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☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Melissa Kelly McCole**
Melissa Kelly McCole

Date: **11/4/2015**

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
single family residence 4378 Barchetta Dr Round Rock, TX 78665 Lot 7 Block 3 Teravista Sec 22 Williamson County purchased 6/10 for \$295,000 2015 WCAD appraisal \$410,886	fee simple	W	\$355,000.00	\$169,725.00
			Total:	\$355,000.00

(Report also on Summary of Schedules)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash	C	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Truwest CU checking	H	\$12.00
		Truwest CU savings	H	\$25.00
		PayPal	H	\$13.00
		University FCU checking	W	\$9.00
		University FCU savings	W	\$5.00
		Paypal	W	\$0.00
		TruWest CU checking	W	\$0.00
		TruWest CU savings	W	\$0.00
		Independent Bank savings 8423	W	\$0.48
3. Security deposits with public utilities, telephone companies, landlords, and others.		Williamson County MUD #11	C	\$150.00
4. Household goods and furnishings, including audio, video and computer equipment.		sofa	C	\$250.00
		sofa	C	\$250.00
		sofa	C	\$250.00
		sofa	C	\$250.00
		recliner	C	\$200.00
		chairs	C	\$100.00

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		coffee table	C	\$50.00
		end tables	C	\$100.00
		bookcases	C	\$200.00
		lamp	C	\$100.00
		5 televisions	C	\$1,500.00
		DVRs	C	\$200.00
		DVDs	C	\$150.00
		stereo	C	\$50.00
		stereo cabinet	C	\$1,000.00
		computer	C	\$300.00
		computer	C	\$500.00
		bar	C	\$200.00
		refrigerator	C	\$1,000.00
		kitchenware	C	\$1,400.00
		table and chairs	C	\$300.00
		table and chairs	C	\$500.00
		sterling ware	C	\$200.00
		pictures	C	\$200.00
		ottoman	C	\$300.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		display cabinet	C	\$400.00
		fountain	C	\$100.00
		Christmas decorations	C	\$500.00
		bed	W	\$200.00
		dresser	W	\$200.00
		chest	C	\$100.00
		night stands	C	\$100.00
		shelves	C	\$75.00
		shelves	C	\$75.00
		bed	H	\$100.00
		dresser	H	\$100.00
		night stands	H	\$100.00
		coffee table	H	\$50.00
		bed	H	\$100.00
		dresser	H	\$100.00
		chests	H	\$200.00
		toys	C	\$400.00
		desk	C	\$100.00
		chaise	C	\$100.00

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		linens	C	\$100.00
		vacuums	C	\$450.00
		sewing machine	C	\$100.00
		patio furniture	C	\$350.00
		grill	C	\$50.00
		washer	C	\$300.00
		dryer	C	\$300.00
		refrigerator	C	\$100.00
		tools	C	\$300.00
		lawn mower	C	\$50.00
		desk	C	\$100.00
		chair	C	\$50.00
		file cabinet	C	\$50.00
		wood cabinet	C	\$50.00
		recliners	C	\$150.00
		scale	C	\$75.00
		printer	C	\$50.00
		light/sound machines	C	\$200.00
		audio	C	\$75.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		scanner	C	\$100.00
		safe	C	\$50.00
		decor	C	\$125.00
		misc household goods	C	\$1,000.00
		books	C	\$600.00
		CDs	C	\$200.00
		DVDs	C	\$500.00
		decor	C	\$1,000.00
		Disney collectables	C	\$3,000.00
6. Wearing apparel.		misc mens clothing	C	\$400.00
		misc womens clothing	C	\$500.00
		misc boys clothing	C	\$100.00
7. Furs and jewelry.		misc mens jewelry	H	\$300.00
		misc womens jewelry	W	\$400.00
		womens wedding ring	W	\$170.00
8. Firearms and sports, photographic, and other hobby equipment.		fitness equipment	H	\$250.00
		Glock 26	H	\$300.00

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		camping gear	H	\$250.00
		telescope	H	\$125.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Genworth term policy	H	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 6

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 7

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.		customer list	H	\$0.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Mazda 5	W	\$13,187.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 dogs	W	\$0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 8*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		behyp.com; lonestaryhpnosis.com; planethypnosis.com	W	\$75.00
<div> <div>8</div> <div>continuation sheets attached</div> </div> <div> <div>Total ></div> <div>\$38,416.48</div> </div>				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)☒ Check if debtor claims a homestead exemption that exceeds
\$155,675.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
single family residence 4378 Barchetta Dr Round Rock, TX 78665 Lot 7 Block 3 Teravista Sec 22 Williamson County purchased 6/10 for \$295,000 2015 WCAD appraisal \$410,886	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$185,275.00 100% of FMV up to the exemption limit	\$355,000.00
sofa	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00 100% of FMV up to the exemption limit	\$250.00
sofa	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00 100% of FMV up to the exemption limit	\$250.00
sofa	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00 100% of FMV up to the exemption limit	\$250.00
sofa	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00 100% of FMV up to the exemption limit	\$250.00
recliner	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00 100% of FMV up to	\$200.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$186,475.00	\$356,200.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
chairs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	the exemption limit \$100.00 100% of FMV up to the exemption limit	\$100.00
coffee table	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
end tables	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
bookcases	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
lamp	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
5 televisions	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,500.00 100% of FMV up to the exemption limit	\$1,500.00
DVRs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
		\$188,725.00	\$358,450.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
DVDs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00 100% of FMV up to the exemption limit	\$150.00
stereo	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
stereo cabinet	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,000.00 100% of FMV up to the exemption limit	\$1,000.00
computer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$300.00 100% of FMV up to the exemption limit	\$300.00
computer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$500.00 100% of FMV up to the exemption limit	\$500.00
bar	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,000.00 100% of FMV up to the exemption limit	\$1,000.00
kitchenware	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,400.00 100% of FMV up to	\$1,400.00
		\$193,325.00	\$363,050.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
table and chairs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	the exemption limit \$300.00 100% of FMV up to the exemption limit	\$300.00
table and chairs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$500.00 100% of FMV up to the exemption limit	\$500.00
sterling ware	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
pictures	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
ottoman	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$300.00 100% of FMV up to the exemption limit	\$300.00
display cabinet	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$400.00 100% of FMV up to the exemption limit	\$400.00
fountain	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
		\$195,325.00	\$365,050.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 4*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Christmas decorations	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$500.00 100% of FMV up to the exemption limit	\$500.00
bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
dresser	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
chest	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
night stands	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
shelves	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00 100% of FMV up to the exemption limit	\$75.00
shelves	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00 100% of FMV up to the exemption limit	\$75.00
bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to	\$100.00
		\$196,675.00	\$366,400.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 5*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
dresser	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	the exemption limit \$100.00 100% of FMV up to the exemption limit	\$100.00
night stands	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
coffee table	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
dresser	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
chests	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
toys	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$400.00 100% of FMV up to the exemption limit	\$400.00
		\$197,725.00	\$367,450.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 6*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
desk	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
chaise	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
linens	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
vacuums	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$450.00 100% of FMV up to the exemption limit	\$450.00
sewing machine	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
patio furniture	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$350.00 100% of FMV up to the exemption limit	\$350.00
grill	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
washer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$300.00 100% of FMV up to	\$300.00
		\$199,275.00	\$369,000.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 7*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
dryer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	the exemption limit \$300.00 100% of FMV up to the exemption limit	\$300.00
refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
tools	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$300.00 100% of FMV up to the exemption limit	\$300.00
lawn mower	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
desk	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
chair	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
file cabinet	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
		\$200,225.00	\$369,950.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 8*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
wood cabinet	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
recliners	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00 100% of FMV up to the exemption limit	\$150.00
scale	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00 100% of FMV up to the exemption limit	\$75.00
printer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to the exemption limit	\$50.00
light/sound machines	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
audio	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00 100% of FMV up to the exemption limit	\$75.00
scanner	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00 100% of FMV up to the exemption limit	\$100.00
safe	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00 100% of FMV up to	\$50.00
		\$200,975.00	\$370,700.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 9*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
decor	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	the exemption limit \$125.00 100% of FMV up to the exemption limit	\$125.00
misc household goods	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,000.00 100% of FMV up to the exemption limit	\$1,000.00
books	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$600.00 100% of FMV up to the exemption limit	\$600.00
CDs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00 100% of FMV up to the exemption limit	\$200.00
DVDs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$500.00 100% of FMV up to the exemption limit	\$500.00
decor	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$1,000.00 100% of FMV up to the exemption limit	\$1,000.00
Disney collectables	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$3,000.00 100% of FMV up to the exemption limit	\$3,000.00
		\$207,400.00	\$377,125.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 10*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
misc mens clothing	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$400.00 100% of FMV up to the exemption limit	\$400.00
misc womens clothing	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$500.00 100% of FMV up to the exemption limit	\$500.00
misc boys clothing	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$100.00 100% of FMV up to the exemption limit	\$100.00
misc mens jewelry	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$300.00 100% of FMV up to the exemption limit	\$300.00
misc womens jewelry	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$400.00 100% of FMV up to the exemption limit	\$400.00
womens wedding ring	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$170.00 100% of FMV up to the exemption limit	\$170.00
fitness equipment	Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)	\$250.00 100% of FMV up to the exemption limit	\$250.00
Glock 26	Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)	\$300.00 100% of FMV up to	\$300.00
		\$209,820.00	\$379,545.00

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 11*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
camping gear	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(8)	the exemption limit \$250.00 100% of FMV up to the exemption limit	\$250.00
telescope	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(8)	\$125.00 100% of FMV up to the exemption limit	\$125.00
Genworth term policy	Tex. Ins. Code §§ 1108.001, 1108.051	\$0.00 100% of FMV up to the exemption limit	\$0.00
2012 Mazda 5	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$13,187.00 100% of FMV up to the exemption limit	\$13,187.00
2 dogs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11)	\$0.00 100% of FMV up to the exemption limit	\$0.00
		\$223,382.00	\$393,107.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andrew McCole**
Melissa Kelly McCole

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$355,000.00	\$169,725.00	\$185,275.00	\$185,275.00	\$0.00
1.	Cash on hand.	\$20.00	\$0.00	\$20.00	\$0.00	\$20.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$64.48	\$0.00	\$64.48	\$0.00	\$64.48
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$150.00	\$0.00	\$150.00	\$0.00	\$150.00
4.	Household goods and furnishings, including audio, video...	\$16,825.00	\$0.00	\$16,825.00	\$16,825.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$5,300.00	\$0.00	\$5,300.00	\$5,300.00	\$0.00
6.	Wearing apparel.	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00
7.	Furs and jewelry.	\$870.00	\$0.00	\$870.00	\$870.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$925.00	\$0.00	\$925.00	\$925.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andrew McCole**
Melissa Kelly McCole

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$13,187.00	\$0.00	\$13,187.00	\$13,187.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$75.00	\$0.00	\$75.00	\$0.00	\$75.00
TOTALS:		\$393,416.48	\$169,725.00	\$223,691.48	\$223,382.00	\$309.48

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
(None)			
<u>Personal Property</u>			
(None)			
TOTALS:		\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
(None)				

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andrew McCole**
Melissa Kelly McCole

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Personal Property

cash	\$20.00	\$20.00	\$20.00
Truwest CU checking	\$12.00	\$12.00	\$12.00
Truwest CU savings	\$25.00	\$25.00	\$25.00
PayPal	\$13.00	\$13.00	\$13.00
University FCU checking	\$9.00	\$9.00	\$9.00
University FCU savings	\$5.00	\$5.00	\$5.00
Independent Bank savings 8423	\$0.48	\$0.48	\$0.48
Williamson County MUD #11	\$150.00	\$150.00	\$150.00
behyp.com; lonestarihynosis.com; planethynosis.com	\$75.00	\$75.00	\$75.00
TOTALS:	\$309.48	\$0.00	\$309.48

Summary	
A. Gross Property Value (not including surrendered property)	\$393,416.48
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$393,416.48
D. Gross Amount of Encumbrances (not including surrendered property)	\$169,725.00
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$169,725.00
G. Total Equity (not including surrendered property) / (A-D)	\$223,691.48
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$223,691.48
J. Total Exemptions Claimed	\$223,382.00
K. Total Non-Exempt Property Remaining (G-J)	\$309.48

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 23577 Teravista Community Association c/o Goodwin Processing PO Box 93447 Las Vegas, NV 89193	J	DATE INCURRED: NATURE OF LIEN: HOA dues COLLATERAL: 4378 Barchetta Dr, Round Rock, Tx REMARKS: VALUE: \$0.00				\$626.00	\$626.00
ACCT #: xxxxxxxxxx8459 Wells Fargo Home Mortgage PO Box 660455 Dallas, TX 75266-0455	J	DATE INCURRED: 7/10 NATURE OF LIEN: Purchase Money COLLATERAL: 4378 Barchetta Dr, Round Rock, Tx REMARKS: VALUE: \$350,000.00				\$169,439.00	
Subtotal (Total of this Page) >						\$170,065.00	\$626.00
Total (Use only on last page) >						\$170,065.00	\$626.00

_____**No**____ continuation sheets attached(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*_____**No**_____
continuation sheets attached

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 10 CR R Inc PO Box 6349 Orange, CA 92613	H	DATE INCURRED: CONSIDERATION: Collection - Moulton Niguel Water REMARKS:				Notice Only
ACCT #: Alan & Patricia McCole 4378 Barchetta Dr Round Rock, TX 78666	W	DATE INCURRED: CONSIDERATION: Personal loans REMARKS:				\$100,000.00
ACCT #: Aliso Viejo Community Association P.O. Box 51412 Los Angeles, CA 90051-5712	H	DATE INCURRED: CONSIDERATION: HOA dues REMARKS:				\$1,392.00
ACCT #: 00053311970 Alliance One 4850 Street RD, Suite 300 Trevoise, PA 19053	W	DATE INCURRED: CONSIDERATION: Collection - Target REMARKS:				Notice Only
ACCT #: 3499917620582463 American Express PO Box 650448 Dallas, TX 75265-0448	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$15,044.00
ACCT #: 349991415328xxx American Express PO Box 981537 El Paso, TX 79998	H	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$13,602.00
Subtotal >						\$130,038.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Aurora Diagnostics 2651 Warrneville Rd #500 Downers Grove, IL 60515	H	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$105.00
ACCT #: 7497-4999-74xx-xxxx Bank of America PO Box 851001 Dallas, TX 75285-1001	H	DATE INCURRED: CONSIDERATION: Assigned to Cavalry Portfolio REMARKS:				Notice Only
ACCT #: 5490-3309-9966-1348 Bank of America P.O. Box 15726 Wilmington, DE 19886-5126	H	DATE INCURRED: CONSIDERATION: Assigned to Midland Funding REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-6914 Barclays Bank PO Box 8801 Wilmington, DE 19899-8801	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$4,735.00
ACCT #: 5147-3570-0043-5930 Barclays Bank PO Box 8801 Wilmington, DE 19899-8801	H	DATE INCURRED: various CONSIDERATION: Assigned to Midland Funding REMARKS:				Notice Only
ACCT #: 570804120142 Capital One Bank PO Box 60599 City of Industry, CA 91716-0599	H	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$35,691.00

Sheet no. 1 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$40,531.00**

Total >
 (Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 1913xxxx Cavalry Portfolio Services LLC PO Box 27288 Tempe, AZ 85285-7288	H	DATE INCURRED: CONSIDERATION: Collection - Riverwalk Holdings REMARKS:				Notice Only
ACCT #: 1465xxxxx Cavalry Portfolio Services LLC PO Box 27288 Tempe, AZ 85285-7288	H	DATE INCURRED: CONSIDERATION: Assignee of Bank of America REMARKS:				\$1,442.00
ACCT #: 922216xxxx CBNA PO Box 769006 San Antonio, TX 78245	H	DATE INCURRED: 10/06 CONSIDERATION: Foreclosure deficiency REMARKS:				Notice Only
ACCT #: 4266-9020-3499-0232 Chase P.O. Box 94014 Palatine, IL 60094	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$5,029.00
ACCT #: 4266-8413-4340-2515 Chase P.O. Box 94014 Palatine, IL 60094	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$12,193.00
ACCT #: 4388-5760-3717-2627 Chase P.O. Box 94014 Palatine, IL 60094	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$11,223.00

Sheet no. 2 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$29,887.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4559-5350-xxxx-xxxx Chase Bank PO Box 15298 Wilmington, DE 19850	H	DATE INCURRED: various CONSIDERATION: Assigned to Midland Funding REMARKS:				Notice Only
ACCT #: 5401-6830-xxxx-xxxx Chase Bank PO Box 15298 Wilmington, DE 19850	H	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$6,044.00
ACCT #: 156306190xxx Chase Mortgage PO Box 24696 Columbus, OH 43224	H	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 5424-1812-0688-5274 CitiBank Processing Center Des Moines, IA 50363-0005	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$9,793.00
ACCT #: xxxx-xxxx-xxxx-7343 CitiBank Processing Center Des Moines, IA 50363-0005	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$5,827.00
ACCT #: 500548-922216xxxx CitiBank Processing Center Des Moines, IA 50363-0005	H	DATE INCURRED: CONSIDERATION: Assigned to Midland Funding REMARKS:				Notice Only

Sheet no. 3 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$21,664.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5466-1601-8492-9618 Citibank PO Box 6500 Sioux Falls, SD 57117	H	DATE INCURRED: CONSIDERATION: Consumer Goods REMARKS:				\$15,370.00
ACCT #: 20010253 Client Services Inc PO Box 1503 St Peters, MO 63376-0027	W	DATE INCURRED: CONSIDERATION: Collection - CitiCards REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx4785 Comenity Bank/J Crew Bankruptcy Dept PO Box 182125 Columbus, OH 43218-2125	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$4,006.00
ACCT #: xxxx-xxxx-xxxx-2279 Comenity Bank/Loft Bankruptcy Dept PO Box 182125 Columbus, OH 43218-2125	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$11,412.00
ACCT #: xxxxx2669 Comenity Bank/Victoria's Secret Bankruptcy Dept PO Box 182125 Columbus, OH 43218-2125	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$2,448.00
ACCT #: 0017601029681603 Cox Communications 29947 Avenida de las Banderas Rancho Santa Margarita, CA 92588	J	DATE INCURRED: CONSIDERATION: utilities REMARKS:				\$200.00

Sheet no. 4 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$33,436.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2941308 D&A Services 1400 E. Touhy Ave #G2 Des Plaines, IL 60018	W	DATE INCURRED: CONSIDERATION: Collection - Barclays REMARKS:				Notice Only
ACCT #: 20150252 Degrass & Rolnick 1800 Bering Dr #1000 Houston, TX 77057	W	DATE INCURRED: CONSIDERATION: Collection - Am Ex REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-8831 Discover PO Box 29033 Phoenix, AZ 85038-9033	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$8,604.00
ACCT #: 020934 Dyers Urgent Care 23961 Calle Magdalena #115 Laguna Hills, CA 92653	H	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$120.00
ACCT #: 7157953339609 Encore Receivables Management PO Box 3330 Olathe, KS 66063-0061	W	DATE INCURRED: CONSIDERATION: Collection - Synchrony Bank/Care Credit REMARKS:				Notice Only
ACCT #: F600SEA001084xxxx Fidelity Creditor Service 216 S. Louise St Glendale, CA 91205	H	DATE INCURRED: CONSIDERATION: Collection - Am Ex REMARKS:				Notice Only

Sheet no. 5 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$8,724.00**

Total >
 (Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx4798 Financial Recovery Services PO Box 385908 Minneapolis, MN 55438-59.8	H	DATE INCURRED: CONSIDERATION: Collection - Cavalry Portfolio REMARKS:				Notice Only
ACCT #: 7682003000202196 First Equity Card PO Box 640 Hopkins, MN 55343	H	DATE INCURRED: CONSIDERATION: Assigned to Pinnacle Credit Services REMARKS:				Notice Only
ACCT #: 075910730 First National Collection Bureau 610 Waltham Way Sparks, NV 89434	H	DATE INCURRED: CONSIDERATION: Collecting for - Pinnacle Credit Services REMARKS:				\$0.00
ACCT #: 0741615106010852 GC Services 6330 Gulfton Houston, Texas 77081	W	DATE INCURRED: CONSIDERATION: Collection - CitiCards REMARKS:				Notice Only
ACCT #: 31500904 Global Credit & Collection PO Box 101928 Birmingham, AL 35210	W	DATE INCURRED: CONSIDERATION: Collection - Citibank REMARKS:				Notice Only
ACCT #: 6035-3202-5935-6689 Home Depot PO Box 6405 Sioux Falls, SD 57117	H	DATE INCURRED: CONSIDERATION: Consumer Goods REMARKS:				\$4,026.00

Sheet no. 6 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$4,026.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 12026 Hutto Veterinary Clinic 665 West Front St Hutto, TX 78634	J	DATE INCURRED: CONSIDERATION: veterinary services REMARKS:				\$873.00
ACCT #: Jody D. Jenkins PO Box 420 Lubbock, TX 79408-0420	H	DATE INCURRED: CONSIDERATION: Attorney for - Riverwalk Holdings REMARKS:				Notice Only
ACCT #: 068-9704-310 Kohl's P.O. Box 2983 Milwaukee, WI 53201-2983	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$1,820.00
ACCT #: F600SEA001084xxxx Laguna Village Owners Assoc 23300 Santa Vittoria Dr Laguna Woods, CA 92653	H	DATE INCURRED: CONSIDERATION: HOA REMARKS:				\$15,538.00
ACCT #: Law Office of Michael Baumer 7600 Burnet Road, Suite 530 Austin, TX 78757	J	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$1,400.00
ACCT #: 7703493 Merchants & Medical Credit Corp 6324 Taylor Dr Flint, MI 48507-4685	W	DATE INCURRED: CONSIDERATION: Collection - Kohls REMARKS:				Notice Only

Sheet no. 7 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$19,631.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:	H		DATE INCURRED: CONSIDERATION: Collection - Vitalogy Skincare REMARKS:				Notice Only
Merchants & Professional Credit PO Box 140675 Austin, Texas 78714							
ACCT #: 853528xxxx	H		DATE INCURRED: CONSIDERATION: Assignee of Synchrony Bank REMARKS:				\$7,563.00
Midland Funding PO Box 460568 Houston, TX 77056							
ACCT #: 854975xxx	H		DATE INCURRED: CONSIDERATION: Assignee of Chase REMARKS:				\$18,164.00
Midland Funding PO Box 460568 Houston, TX 77056							
ACCT #: 8556903733	H		DATE INCURRED: CONSIDERATION: Assignee of Barclays Bank REMARKS:				\$13,783.00
Midland Funding PO Box 460568 Houston, TX 77056							
ACCT #: 8537348112	H		DATE INCURRED: CONSIDERATION: Assignee of Bank of America REMARKS:				\$20,231.00
Midland Funding PO Box 460568 Houston, TX 77056							
ACCT #: 853874xxxx	H		DATE INCURRED: CONSIDERATION: Assignee of Citibank REMARKS:				\$4,657.00
Midland Funding PO Box 460568 Houston, TX 77056							

Sheet no. 8 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$64,398.00**

Total >
 (Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8538381946 Midland Funding 8875 Aero Dr, Suite 200 San Diego, CA 92123-2255	H	DATE INCURRED: CONSIDERATION: Assignee of Target REMARKS:				\$18,618.00
ACCT #: 517xxxx Moulton Niguel Water District PO Box 1269 Columbus, OH 43216	H	DATE INCURRED: CONSIDERATION: water REMARKS:				\$122.00
ACCT #: LU4.2312710 MRS Associates 1930 Olney Ave Cherry Hill, NJ 08003	W	DATE INCURRED: CONSIDERATION: Collection - Chase REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-6914 Northstar Location Services Inc 4285 Genesee St Cheektowaga, NY 14225-1943	W	DATE INCURRED: CONSIDERATION: Collection - Barclays REMARKS:				Notice Only
ACCT #: A3483xxx Optimum Outcomes 2651 Warrenville Rd #500 Downers Grove, IL 60515	H	DATE INCURRED: CONSIDERATION: Collection - Aurora Diagnostics REMARKS:				Notice Only
ACCT #: 91802900xxxx Orange County CU 1701 E. St Andrews Santa Ana, CA 92705	H	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$14,205.00

Sheet no. 9 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$32,945.00**

Total >
 (Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McColeCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 934-241-3400 Orange County Tax Collector PO Box 1438 Santa Ana, CA 92702-1438	J	DATE INCURRED: CONSIDERATION: Property taxes REMARKS:				\$6,812.00
ACCT #: 937-897-39 Orange County Tax Collector PO Box 1438 Santa Ana, CA 92702-1438	J	DATE INCURRED: CONSIDERATION: Property taxes REMARKS:				\$5,000.00
ACCT #: MZ1xxxxx Pinnacle Credit Services PO Box 640 Hopkins, MN 55343	H	DATE INCURRED: CONSIDERATION: Assignee of First Equity Card REMARKS:				\$4,033.00
ACCT #: OI10xxxx Pinnacle Credit Services PO Box 640 Hopkins, MN 55343	H	DATE INCURRED: CONSIDERATION: Collection - Verizon REMARKS:				Notice Only
ACCT #: Richard Tye 3588 Windsor Dr Huntington Beach, CA 92649	W	DATE INCURRED: various CONSIDERATION: Personal loans REMARKS:				\$37,000.00
ACCT #: 4037-8400-1684-1270 Riverwalk Holdings, LTD 8875 Aero Drive, Ste 200 San Diego, CA 92123	H	DATE INCURRED: CONSIDERATION: Assignee of US Bank REMARKS:				\$21,641.00

Sheet no. 10 of 14 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$74,486.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: San Simeon Housing Association Tract 15167 1 Polaris Way Ste 100 Aliso Viejo, CA 92656-5356	J	DATE INCURRED: CONSIDERATION: HOA REMARKS:				\$3,542.00
ACCT #: 3409723489 Scott & White Healthcare PO Box 844315 Dallas, TX 75284-4315	H	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$20,181.00
ACCT #: 5121-0720-4899-3499 Sears PO Box 688957 Des Moines, IA 50368-8957	W	DATE INCURRED: various CONSIDERATION: Consumer Goods REMARKS:				\$4,639.00
ACCT #: 0204970495 SoCal Gas Centalized Correspondence PO Box 3150 San Dimas, CA 91773	J	DATE INCURRED: CONSIDERATION: utilities REMARKS:				\$40.00
ACCT #: 28135xxxx Southern Cal Edison 2131 Walnut Grove Ave Rosemead, CA 91770	H	DATE INCURRED: CONSIDERATION: utilities REMARKS:				\$452.00
ACCT #: 113xxxx Southwest Collection 1111 E. Katella Ave #2 Orange, CA 92867	H	DATE INCURRED: CONSIDERATION: Collection - Aurora Diagnostics REMARKS:				Notice Only

Sheet no. 11 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$28,854.00**

Total >
 (Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Stellar Recovery 4500 Salisbury Rd #10 Jacksonville, FL 32216	H	DATE INCURRED: CONSIDERATION: Collection - US Bank REMARKS:				Notice Only
ACCT #: 5218-5310-0695-xxxx Synchrony Bank PO Box 965005 Orlando, FL 32896	H	DATE INCURRED: various CONSIDERATION: Assigned to Midland Funding REMARKS:				\$0.00
ACCT #: 6019-1832-8602-6927 Synchrony Bank/Care Credit PO Box 960061 Orlando, FL 32896-0061	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$2,836.00
ACCT #: xxxx-xxxx-xxxx-3051 Target P.O. Box 660170 Dallas, TX 75266	W	DATE INCURRED: varioua CONSIDERATION: Consumer goods REMARKS:				\$568.00
ACCT #: 4352-3717-3656-8222 Target National Bank PO Box 673 Minneapolis, MN 55440	H	DATE INCURRED: various CONSIDERATION: Assigned to Midland Funding REMARKS:				Notice Only
ACCT #: Tek-Collect 871 Park St Columbus, OH 43215	H	DATE INCURRED: CONSIDERATION: Collection - Dyers Urgent Care REMARKS:				Notice Only

Sheet no. 12 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$3,404.00**

Total >
 (Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 24811198 Tx Tag Customer Service Center 12719 Burnet Rd. Austin, TX 78727	J	DATE INCURRED: CONSIDERATION: Tolls REMARKS:				\$335.00
ACCT #: 35595008 United Recovery Systems LP PO Box 722929 Houston, TX 77272-2929	W	DATE INCURRED: CONSIDERATION: Collection - Chase REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-8360 US Bank PO Box 790084 St Louis, MO 63179-0084	W	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$11,572.00
ACCT #: 4761-5385-xxxx-xxxx US Bank 101 5th St E #A St Paul, MN 55101	H	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$12,007.00
ACCT #: 46230285xxxxx US Bank 101 5th St E. #A St Paul, MN 55101	H	DATE INCURRED: various CONSIDERATION: Consumer goods REMARKS:				\$17,997.00
ACCT #: 40378400xxxx US Bank 101 5th St E #A St Paul, MN 55101	H	DATE INCURRED: CONSIDERATION: Consumer goods REMARKS:				\$14,440.00

Sheet no. 13 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$56,351.00**

Total >
 (Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 17310355xxxx US Bank PO Box 790084 St Louis, MO 63179		H	DATE INCURRED: CONSIDERATION: Consumer goods REMARKS:				\$1,952.00
ACCT #: 1913xxxx US Bank 500 Summit Lake Dr., Ste 400 Valhalla, NY 10595		H	DATE INCURRED: CONSIDERATION: Assigned to Riverwalk Holdings REMARKS:				\$0.00
ACCT #: 4093548 Van Ru Credit Corporation 1350 E Touhy Ave, Ste 100E Des Plaines, IL 60018-3307		W	DATE INCURRED: CONSIDERATION: Collection - Discover REMARKS:				Notice Only
ACCT #: Verizon PO Box 920041 Dallas, TX 75392-0041		J	DATE INCURRED: CONSIDERATION: Cellular service REMARKS:				\$570.00
ACCT #: Vitalogy Skincare PO Box 140675 Austin, TX 78714		H	DATE INCURRED: CONSIDERATION: medical REMARKS:				\$60.00
ACCT #: 20985596 Weltman, Weinberg & Reis Co, LPA PO Box 6719 Cleveland, OH 44101-1719		W	DATE INCURRED: CONSIDERATION: Collection - Comenity Bank REMARKS:				Notice Only
Subtotal >							\$2,582.00
Total >							\$550,957.00

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

Sheet no. 14 of 14 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	Andrew		McCole
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Melissa	Kelly	McCole
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF TEXAS**Case number
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income**12/13**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**Hypnotist****Employer's name****self dba Lonestar Hypnosis****Employer's address****4375 Barchetta Dr**

Number Street

Debtor 2 or non-filing spouse

- ☐ Employed
☒ Not employed

Number Street

Round Rock TX 78665

City State Zip Code

City State Zip Code

How long employed there? **1985****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$0.00	\$0.00
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$0.00	\$0.00

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here →	4.	\$0.00	\$0.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$0.00	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$0.00	\$0.00	
5h. Other deductions. Specify: _____	5h. +	\$0.00	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$0.00	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$1,693.05	\$0.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$0.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$0.00	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify: See continuation sheet	8h. +	\$0.00	\$1,520.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$1,693.05	\$1,520.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,693.05	\$1,520.00	+ = \$3,213.05
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____				
	11. +		\$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.		\$3,213.05	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?				
<input checked="" type="checkbox"/> No.	None.			
<input type="checkbox"/> Yes. Explain:				

	For Debtor 1	For Debtor 2 or non-filing spouse
8h. Other Monthly Income (details)		
<u>ebay sales</u>	<u>\$0.00</u>	<u>\$520.00</u>
<u>father contributions</u>	<u>\$0.00</u>	<u>\$1,000.00</u>
Totals:	<div>\$0.00</div>	<div>\$1,520.00</div>

Debtor 1 **Andrew** **McCole** Case number (if known) _____
First Name Middle Name Last Name

8a. Attached Statement (Debtor 1)

Debtor self employment

Gross Monthly Income: **\$1,800.00**

<u>Expense</u>	<u>Category</u>	<u>Amount</u>
phone		\$60.00
bank fees		\$17.00
office supplies		\$20.00
yahoo		\$9.95

Total Monthly Expenses **\$106.95**

Net Monthly Income: **\$1,693.05**

Fill in this information to identify your case:

Debtor 1	Andrew		McCole
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Melissa	Kelly	McCole
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
- MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses**12/13**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☒ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
son	3	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
Include first mortgage payments and any rent for the ground or lot.**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4. _____

4a. _____

4b. _____

4c. _____

4d. _____

Your expenses

- | | | | |
|------|---|------|----------|
| 5. | Additional mortgage payments for your residence, such as home equity loans | 5. | |
| 6. | Utilities: | | |
| 6a. | Electricity, heat, natural gas | 6a. | |
| 6b. | Water, sewer, garbage collection | 6b. | |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$120.00 |
| 6d. | Other. Specify: _____ | 6d. | |
| 7. | Food and housekeeping supplies | 7. | \$250.00 |
| 8. | Childcare and children's education costs | 8. | |
| 9. | Clothing, laundry, and dry cleaning | 9. | |
| 10. | Personal care products and services | 10. | \$20.00 |
| 11. | Medical and dental expenses | 11. | \$30.00 |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | \$50.00 |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$20.00 |
| 14. | Charitable contributions and religious donations | 14. | |
| 15. | Insurance.
Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. | Life insurance | 15a. | \$113.00 |
| 15b. | Health insurance | 15b. | |
| 15c. | Vehicle insurance | 15c. | |
| 15d. | Other insurance. Specify: _____ | 15d. | |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ | 16. | |
| 17. | Installment or lease payments: | | |
| 17a. | Car payments for Vehicle 1 | 17a. | |
| 17b. | Car payments for Vehicle 2 | 17b. | |
| 17c. | Other. Specify: _____ | 17c. | |
| 17d. | Other. Specify: _____ | 17d. | |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. | |
| 19. | Other payments you make to support others who do not live with you.
Specify: _____ | 19. | |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | |
| 20a. | Mortgages on other property | 20a. | |
| 20b. | Real estate taxes | 20b. | |
| 20c. | Property, homeowner's, or renter's insurance | 20c. | |
| 20d. | Maintenance, repair, and upkeep expenses | 20d. | |
| 20e. | Homeowner's association or condominium dues | 20e. | |

21. Other. Specify: <u>pet expense</u>	21.	+	<u>\$30.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22.		<div>\$633.00</div>
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		<u>\$3,213.05</u>
23b. Copy your monthly expenses from line 22 above.	23b.	-	<u>\$4,283.12</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.		<div>(\$1,070.07)</div>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:
None.

Fill in this information to identify your case:

Debtor 1	Andrew		McCole
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Melissa	Kelly	McCole
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
- MM / DD / YYYY
- ☒ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☒ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
son	3	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4.	\$993.12
4a.	\$825.00
4b.	
4c.	\$100.00
4d.	\$54.00

	<u>Your expenses</u>
5. Additional mortgage payments for your residence, such as home equity loans	5. _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. <u>\$250.00</u>
6b. Water, sewer, garbage collection	6b. <u>\$100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$280.00</u>
6d. Other. Specify: _____	6d. _____
7. Food and housekeeping supplies	7. <u>\$450.00</u>
8. Childcare and children's education costs	8. _____
9. Clothing, laundry, and dry cleaning	9. <u>\$100.00</u>
10. Personal care products and services	10. <u>\$75.00</u>
11. Medical and dental expenses	11. <u>\$50.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. <u>\$150.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. <u>\$50.00</u>
14. Charitable contributions and religious donations	14. _____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. <u>\$68.00</u>
15b. Health insurance	15b. _____
15c. Vehicle insurance	15c. <u>\$105.00</u>
15d. Other insurance. Specify: _____	15d. _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. _____
17b. Car payments for Vehicle 2	17b. _____
17c. Other. Specify: _____	17c. _____
17d. Other. Specify: _____	17d. _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18. _____
19. Other payments you make to support others who do not live with you. Specify: _____	19. _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

Debtor 1 **Andrew** **McCole** Case number (if known) _____
First Name Middle Name Last Name

21. Other. Specify: _____ 21. + _____

22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses. 22. **\$3,650.12**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. _____

23b. Copy your monthly expenses from line 22 above. 23b. - _____

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. 23c. _____

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

None.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re **Andrew McCole**
Melissa Kelly McCole

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$355,000.00		
B - Personal Property	Yes	9	\$38,416.48		
C - Property Claimed as Exempt	Yes	12			
D - Creditors Holding Secured Claims	Yes	1			\$170,065.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15			\$550,957.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			
J - Current Expenditures of Individual Debtor(s)	Yes	6			
TOTAL		51	\$393,416.48	\$721,022.00	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re **Andrew McCole**
Melissa Kelly McCole

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$3,213.05
Average Expenses (from Schedule J, Line 22)	\$4,283.12
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$3,384.64

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$626.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$550,957.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$551,583.00

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **53** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **11/4/2015**

Signature **/s/ Andrew McCole**
Andrew McCole

Date **11/4/2015**

Signature **/s/ Melissa Kelly McCole**
Melissa Kelly McCole

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,242.00	2015 debtor self employment gross
\$16,908.00	2014 debtor self employment gross
\$15,706.00	2013 debtor self employment gross

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,118.00	2015 joint debtor ebay sales
\$3,514.00	2014 joint debtor ebay sales

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo Home Mortgage	\$993/mo	\$2,979.00	\$169,439.00

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
McCole v. McCole 15-006-F425	divorce/SAPCR	425th Dist Ct Williamson County, TX	pending
Riverwalk Holdings, Ltd v. McCole 12-0806-C368	breach of contract	368th Dist Ct Williamson County, TX	pending
American Express Bank v. McCole 15-0597-CC4	collection	CCL #4 Williamson County	judgment

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None



List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None



List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of Michael Baumer 7600 Burnet Rd., Ste 530 Austin, TX 78757	9/15	\$1625
GreenPath Credit Counseling	9/15	\$40 (online)

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Independent Bank	checking 2862	6/15 \$-66.23
Truwest CU	checking/savings	7/15 \$31.32
Paypal		9/15 \$0

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
SOCIAL-SECURITY OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

NATURE OF BUSINESS

**BEGINNING AND ENDING
DATES**

**dba Lonestar Hypnosis
4378 Barchetta Dr
Round Rock, TX 78665**

hypnosis counseling

1985 - present

**dba Beachy Bungalow
4378 Barchetta Dr
Round Rock, TX 78665**

etsy sales

9/15 - present

**dba Planet Hypnosis
4378 Barchetta Dr
Round Rock, TX 78665**

therapist

7/11 - present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

-
- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
-

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
-

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
-

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
-

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
-

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.
-

- None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.
-

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.
-

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.
-

25. Pension Funds

- None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re: **Andrew McCole**
Melissa Kelly McCole

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/4/2015

Signature /s/ Andrew McCole
of Debtor Andrew McCole

Date 11/4/2015

Signature /s/ Melissa Kelly McCole
of Joint Debtor Melissa Kelly McCole
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andrew McCole**
Melissa Kelly McCole

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Teravista Community Association c/o Goodwin Processing PO Box 93447 Las Vegas, NV 89193 23577	Describe Property Securing Debt: 4378 Barchetta Dr, Round Rock, Tx
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Wells Fargo Home Mortgage PO Box 660455 Dallas, TX 75266-0455 xxxxxxxxxxx8459	Describe Property Securing Debt: 4378 Barchetta Dr, Round Rock, Tx
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andrew McCole**
Melissa Kelly McCole

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease.
Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andrew McCole**
Melissa Kelly McCole

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 11/4/2015

Signature /s/ Andrew McCole
Andrew McCole

Date 11/4/2015

Signature /s/ Melissa Kelly McCole
Melissa Kelly McCole

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re **Andrew McCole**
Melissa Kelly McCole

Case No. _____
Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Andrew McCole</u>	X <u>/s/ Andrew McCole</u>	<u>11/4/2015</u>
Melissa Kelly McCole	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X <u>/s/ Melissa Kelly McCole</u>	<u>11/4/2015</u>
Case No. (if known) _____	Signature of Joint Debtor (if any)	Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, **Michael Baumer**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Michael Baumer

Michael Baumer, Attorney for Debtor(s)
Bar No.: 01931920
Law Office of Michael Baumer
7600 Burnet Road, Suite 530
Austin, TX 78757
baumerlaw@baumerlaw.com
Phone: (512) 476-8707
Fax: (512) 476-8604

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

IN THE UNITED STATES BANKRUPTCY COURT
FOR WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE:
Andrew McCole
Melissa Kelly McCole

CHAPTER 7

RULE 2016(B) DISCLOSURE OF COMPENSATION FOR ATTORNEY FOR DEBTORS

This sets out our agreement regarding this firm's representation of you in a Chapter 7 bankruptcy case not involving issues and/or debts related to a current or prior business to be filed in Austin, Texas. We generally charge a "flat fee" for this type of representation for basic agreed upon services. This fee includes attorney and legal assistant time and routine out of pocket expenses (long distance, copies, postage, faxes).

Total Attorney Fees: \$3,025.00***
Total Attorney Fees Paid: \$1,625.00
Balance due: \$1,400.00

The total cost for services performed **prior to filing** your case will be \$2000, comprised of \$1625 in attorney fees, plus the filing fee of \$335 and the debt counseling/personal financial management class fee of \$40, **plus any additional amounts set out below**. If you choose to do the class over the telephone rather than online, the cost is \$60 and your total pre-filing fee will be increased to \$2020. A total retainer of \$2000 must be paid prior to filing your case and is payable as follows: A typical case takes three appointments at our office prior to filing the case. The first is your free initial consultation. The second is the review of your completed homework package, at which a payment of \$1000.00 is due. The third is the signing appointment at which another payment of \$1000.00 is due. If you want us to begin taking creditor calls prior to filing, we require a payment of \$350, which will be credited to the \$2000 retainer. The fee for services to be performed **after filing** is \$1,400 and is to be paid in monthly payments of \$200 beginning on the 15th day of the each month after your case is filed.

The services included in the flat fee for a basic consumer Chapter 7 are:

Pre-filing:

- initial client meeting
- homework package meeting(s)
- signing meeting
- preparation of petition, schedules of assets and liabilities, and statement of financial affairs
- responding to creditor calls and correspondence

Post-filing:

- responding to creditor calls and correspondence
- attendance at creditors meeting
- review of security agreements and up to two reaffirmation agreements and attending hearings on the same
- preparation of and hearings on two motions to avoid non-purchase money liens or judicial liens on homestead and hearings on same
- preparation of responses to objections to exemptions

Additional fees will be charged for the following:***

Pre-filing:

- credit report (\$30 individual, \$50 joint)

***-**more than 40 creditors** (40 - 70, add \$250; **70 - 100, add \$500**; 100+ we will negotiate a fee)

***-**more than \$100,000 in unsecured debt** (up to \$150,000, add \$250; **more than \$150,000, add \$500**; more than \$250,000, we will negotiate a fee)

- affidavit of special circumstances (\$350)

- non-filing spouse (\$250)

- more than four pre-filing meetings, including no shows or rescheduling with less than 48 hours notice (\$200 each)

- more than 2 two motions to avoid non-purchase money liens or judicial liens on homestead (\$75 each)

***-**dropping off your homework package without making an appointment to review it with an attorney (\$200)**

Post-filing:

- motions to sell property (\$400)
- adding creditors after the initial filing (\$60 for first creditor, \$25 each additional creditor)
- amending schedules of exempt assets for assets not listed in homework package (\$150)
- contested motions for relief from stay (\$350 for mortgages; \$250 for vehicles)
- notice for a reset creditors meeting (\$75)
- responding to motions to dismiss for failure to file documents or to attend creditors meeting (\$250)
- responding to motions to dismiss by the U.S. Trustee based on ineligibility to file Chapter 7 (\$400 per hour plus expenses)
- adversary proceedings (\$400 per hour plus expenses)
- discovery (\$400 per hour plus expenses)

In the event that additional fees are charged, those fees will be required to be paid either pre-filing or post-filing, as designated above, unless otherwise agreed.

Our agreement to represent you **does not include** filing or defending adversary proceedings. In the event an adversary proceeding is filed against you, we will negotiate our representation and fee at that time. (An adversary would generally be a dispute regarding the dischargeability of a particular debt.) Our agreement to represent you in a bankruptcy case also does not constitute an agreement to initiate or defend any litigation on your behalf, whether in bankruptcy court or state court. **We do not defend state court collection lawsuits.**

Due to reporting errors by creditors and credit reporting agencies, your credit report after filing may not accurately reflect the status of your debts after your bankruptcy discharge. It is the responsibility of your individual creditors to report the status of your debts properly. We cannot guarantee that your creditors will do so. Although we can usually help you correct these problems, we do charge a fee for that service which is not included in the fee for the Chapter 7.

We will provide you with a copy of all of the documents which we file on your behalf in your case at the time they are filed. At the time your discharge is entered, the Court will mail you a copy of the discharge order. These documents are very important. They are the documents a home lender will typically require when you apply for a home loan. Once your case is closed, we send your file to offsite storage. If you request copies of these documents after we send your file offsite, we charge a \$75 fee for retrieval of these documents. In addition, our records are destroyed after 5 years and we may not be able to retrieve copies after that time.

By executing this agreement, you are representing to us that you will pay the agreed upon fee in the agreed upon installments. By executing this agreement you agree that if you fail to make the agreed upon payments of fees, we may cease representation of you immediately and that you will not oppose a motion to withdraw as your attorneys.

This agreement is not binding until it is signed by both parties and the full retainer is paid. Our offer to represent you expires if you have not executed this engagement letter and paid at least \$700 within 90 days after the date of your consultation. If your case is not filed within 6 months of execution of this agreement, our agreement to represent you expires and we will keep any monies received for services rendered.

The source of compensation was the Debtor(s). The source of compensation to be paid is the Debtor(s). I have not agreed to share the above described compensation with any other person, unless this client(s) was referred to us by the Lawyer Referral Service, in which case we have agreed to a 15% referral fee for all fees received over \$400.00.

November 4, 2015

/s/ Michael Baumer, SB 01931920
Law Office of Michael Baumer
7600 Burnet Road, Suite 530
Austin, TX 78757

/S/Andrew McCole
Andrew McCole

/S/Melissa Kelly McCole
Melissa Kelly McCole

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Andrew McCole**
Melissa Kelly McCole

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 11/4/2015

Signature /s/ Andrew McCole
Andrew McCole

Date 11/4/2015

Signature /s/ Melissa Kelly McCole
Melissa Kelly McCole

10 CR R Inc
PO Box 6349
Orange, CA 92613

Alan & Patricia McCole
4378 Barchetta Dr
Round Rock, TX 78666

Aliso Viejo Community Association
P.O. Box 51412
Los Angeles, CA 90051-5712

Alliance One
4850 Street RD, Suite 300
Trevose, PA 19053

American Express
PO Box 650448
Dallas, TX 75265-0448

American Express
PO Box 981537
El Paso, TX 79998

Aurora Diagnostics
2651 Warrneville Rd #500
Downers Grove, IL 60515

Bank of America
PO Box 851001
Dallas, TX 75285-1001

Bank of America
P.O. Box 15726
Wilmington, DE 19886-5126

Barclays Bank
PO Box 8801
Wilmington, DE 19899-8801

Capital One Bank
PO Box 60599
City of Industry, CA 91716-0599

Cavalry Portfolio Services LLC
PO Box 27288
Tempe, AZ 85285-7288

CBNA
PO Box 769006
San Antonio, TX 78245

Chase
P.O. Box 94014
Palatine, IL 60094

Chase Bank
PO Box 15298
Wilmington, DE 19850

Chase Mortgage
PO Box 24696
Columbus, OH 43224

CitiBank
Processing Center
Des Moines, IA 50363-0005

Citibank
PO Box 6500
Sioux Falls, SD 57117

Client Services Inc
PO Box 1503
St Peters, MO 63376-0027

Comenity Bank/Victoria's Secret
Bankruptcy Dept
PO Box 182125
Columbus, OH 43218-2125

Cox Communications
29947 Avenida de las Banderas
Rancho Santa Margarita, CA 92588

D&A Services
1400 E. Touhy Ave #G2
Des Plaines, IL 60018

Degrasse & Rolnick
1800 Bering Dr #1000
Houston, TX 77057

Discover
PO Box 29033
Phoenix, AZ 85038-9033

Dyers Urgent Care
23961 Calle Magdalena #115
Laguna Hills, CA 92653

Encore Receivables Management
PO Box 3330
Olathe, KS 66063-0061

Fidelity Creditor Service
216 S. Louise St
Glendale, CA 91205

Financial Recovery Services
PO Box 385908
Minneapolis, MN 55438-59.8

First Equity Card
PO Box 640
Hopkins, MN 55343

First National Collection Bureau
610 Waltham Way
Sparks, NV 89434

GC Services
6330 Gulfton
Houston, Texas 77081

Global Credit & Collection
PO Box 101928
Birmingham, AL 35210

Home Depot
PO Box 6405
Sioux Falls, SD 57117

Hutto Veterinary Clinic
665 West Front St
Hutto, TX 78634

Jody D. Jenkins
PO Box 420
Lubbock, TX 79408-0420

Kohl's
P.O. Box 2983
Milwaukee, WI 53201-2983

Laguna Village Owners Assoc
23300 Santa Vittoria Dr
Laguna Woods, CA 92653

Merchants & Medical Credit Corp
6324 Taylor Dr
Flint, MI 48507-4685

Merchants & Professional Credit
PO Box 140675
Austin, Texas 78714

Midland Funding
8875 Aero Dr, Suite 200
San Diego, CA 92123-2255

Moulton Niguel Water District
PO Box 1269
Columbus, OH 43216

MRS Associates
1930 Olney Ave
Cherry Hill, NJ 08003

Northstar Location Services Inc
4285 Genesee St
Cheektowaga, NY 14225-1943

Optimum Outcomes
2651 Warrenville Rd #500
Downers Grove, IL 60515

Orange County CU
1701 E. St Andrews
Santa Ana, CA 92705

Orange County Tax Collector
PO Box 1438
Santa Ana, CA 92702-1438

Pinnacle Credit Services
PO Box 640
Hopkins, MN 55343

Richard Tye
3588 Windsor Dr
Huntington Beach, CA 92649

Riverwalk Holdings, LTD
8875 Aero Drive, Ste 200
San Diego, CA 92123

San Simeon Housing Association
Tract 15167
1 Polaris Way Ste 100
Aliso Viejo, CA 92656-5356

Scott & White Healthcare
PO Box 844315
Dallas, TX 75284-4315

Sears
PO Box 688957
Des Moines, IA 50368-8957

SoCal Gas
Centralized Correspondence
PO Box 3150
San Dimas, CA 91773

Southern Cal Edison
2131 Walnut Grove Ave
Rosemead, CA 91770

Southwest Collection
1111 E. Katella Ave #2
Orange, CA 92867

Stellar Recovery
4500 Salisbury Rd #10
Jacksonville, FL 32216

Synchrony Bank
PO Box 965005
Orlando, FL 32896

Synchrony Bank/Care Credit
PO Box 960061
Orlando, FL 32896-0061

Target
P.O. Box 660170
Dallas, TX 75266

Target National Bank
PO Box 673
Minneapolis, MN 55440

Tek-Collect
871 Park St
Columbus, OH 43215

Teravista Community Association
c/o Goodwin Processing
PO Box 93447
Las Vegas, NV 89193

Tx Tag Customer Service Center
12719 Burnet Rd.
Austin, TX 78727

United Recovery Systems LP
PO Box 722929
Houston, TX 77272-2929

US Bank
PO Box 790084
St Louis, MO 63179-0084

US Bank
101 5th St E #A
St Paul, MN 55101

US Bank
PO Box 790084
St Louis, MO 63179

US Bank
500 Summit Lake Dr., Ste 400
Valhalla, NY 10595

Van Ru Credit Corporation
1350 E Touhy Ave, Ste 100E
Des Plaines, IL 60018-3307

Verizon
PO Box 920041
Dallas, TX 75392-0041

Vitalogy Skincare
PO Box 140675
Austin, TX 78714

Wells Fargo Home Mortgage
PO Box 660455
Dallas, TX 75266-0455

Weltman, Weinberg & Reis Co, LPA
PO Box 6719
Cleveland, OH 44101-1719

Fill in this information to identify your case:

Debtor 1	Andrew		McCole
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Melissa	Kelly	McCole
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check one box only as directed in this form and in Form 22A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

Official Form 22A-1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file the Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income**1. What is your marital and filing status? Check one only.**

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<u>\$0.00</u>	<u>\$0.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	<u>\$0.00</u>	<u>\$0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$1,000.00</u>

Debtor 1 **Andrew** **McCole**
First Name Middle Name Last Name

Case number (if known) _____

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

5. Net income from operating a business, profession, or farm

Gross receipts (before all deductions)	<u>\$2,004.83</u>		
Ordinary and necessary operating expenses	<u>— \$98.18</u>		
Net monthly income from a business, profession, or farm	<u>\$1,906.65</u>	Copy here →	<u>\$1,906.65</u> <u>\$0.00</u>

6. Net income from rental and other real property

Gross receipts (before all deductions)	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>— \$0.00</u>		
Net monthly income from rental or other real property	<u>\$0.00</u>	Copy here →	<u>\$0.00</u> <u>\$0.00</u>

7. Interest, dividends, and royalties

\$0.00 \$0.00

8. Unemployment compensation

\$0.00 \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:↓

For you..... \$0.00

For your spouse..... \$0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$0.00 \$0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. ebay sales \$477.99

10b. _____

10c. Total amounts from separate pages, if any. + _____ + _____

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$1,906.65 + \$1,477.99 = \$3,384.64

Total current
monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11.....Copy line 11 here → 12a. \$3,384.64

Multiply by 12 (the number of months in a year). X 12

12b. The result is your annual income for this part of the form. 12b. \$40,615.68

Debtor 1 **Andrew** **McCole** Case number (if known) _____
First Name Middle Name Last Name

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Texas

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household..... 13.

\$62,636.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

- 14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.
- 14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Andrew McCole
Andrew McCole

X /s/ Melissa Kelly McCole
Melissa Kelly McCole

Date 11/4/2015
MM / DD / YYYY

Date 11/4/2015
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Current Monthly Income Calculation Details

In re: **Andrew McCole**
Melissa Kelly McCole

Case Number:
 Chapter: **7**

4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<u>Spouse</u>	<u>father contributions</u>						
	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00

5. Net income from operating a business, profession or farm.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<u>Debtor</u>	<u>Debtor self employment</u>						
Gross receipts	\$1,958.40	\$3,198.00	\$1,405.50	\$2,293.10	\$1,540.00	\$1,634.00	\$2,004.83
Ordinary/necessary business expenses	\$129.81	\$201.05	\$27.05	\$87.05	\$87.05	\$57.05	\$98.18
Business income	\$1,828.59	\$2,996.95	\$1,378.45	\$2,206.05	\$1,452.95	\$1,576.95	\$1,906.65

10. Income from all other sources not listed above.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<u>Spouse</u>	<u>ebay sales</u>						
	\$904.96	\$0.00	\$600.00	\$200.00	\$1,068.00	\$94.98	\$477.99